

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Jerry Soto  
 Chanda Soto  
 Debtors

Case No. 11-15793-sr  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: PaulP  
 Form ID: 138NEW

Page 1 of 3  
 Total Noticed: 90

Date Rcvd: Nov 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2016.

db/jdb  
 cr  
 cr  
 12496927 +Jerry Soto, Chanda Soto, 2355 L. Susquehanna Road, Roslyn, PA 19001-4228  
 12496931 +BANK OF AMERICA, N.A., 2380 Performance Drive, Richardson, TX 75082-4333  
 12496933 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)  
 12496928 7th Ave, 1112 7th Ave, Monroe, WI 53566-1364  
 12496928 +Abington Township, Jay Blumenthal, 1176 Old York Road, Abington, PA 19001-3713  
 12496931 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 12496933 +Bac Home Loans Servici, 450 American St, Simi Valley, CA 93065-6285  
 12496934 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
 12496935 +Blair Corporation, 220 Hickory St, Warren, PA 16366-0001  
 12496936 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 12496943 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)  
 12496937 +Capital Management Service LP, 76 Exchange Street, Ste 700, Buffalo, NY 14203  
 12573659 Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 12496940 +Chase/Cc, Po Box 15298, Wilmington, DE 19850-5298  
 12496941 Circuit City, CardMember Services, PO Box 15153, Wilmington, DE 19886-5153  
 12496944 +Crosspoint, 220 Hickory Street, Warren, PA 16366-0002  
 12496948 +ERSolutions, PO Box 9004, Renton, WA 98057-9004  
 12496945 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175  
 12496946 +Eastern Account Systems of Connecticut, PO Box 837, Newtown, CT 06470-0837  
 12496949 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 12496950 +Fulton Friedman & Gullace LLP, 28 E. Main Street, Suite 500, Rochester, NY 14614-1928  
 12496953 +Ginny'S Inc, 1112 7th Ave Pob 2816, Monroe, WI 53566-8016  
 12496954 +Grimsey Finacial Corp, 30 Washington Avenue, Ste C-6, Haddonfield, NJ 08033-3341  
 12496955 +Grimsley Finacial Corp, 30 Washington Avenue, Ste C-6, Haddonfield, NJ 08033-3341  
 12496959 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213  
 (address filed with court: Hsbc/Bsbuy, Po Box 15519, Wilmington, DE 19850)  
 12496958 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 12496965 +JP Morgan Chase, 900 US Highway 9 North-Suite 401, Woodbridge, NJ 07095-1003  
 12496963 Jefferson Capital Systems, LLC, 15 McLeland Rd, Saint Cloud, MN 56303  
 12496964 Jefferson University Physicians, Central Business Office, PO BOX 40089,  
 Philadelphia, PA 19106-0089  
 12496966 K. Jordan, PO BOX 77001, Madison, WI 53707-1001  
 12496970 +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016  
 12508644 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 12496971 +NCO, PO BOX 105236, Atlanta, GA 30348-5236  
 12496973 #+Nudelman, Klemm & Golub, P.C., 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1787  
 12496974 +Nudelman, Nudelman & Ziering, 425 Eagle Rock Avenue, Roseland, NJ 07068-1787  
 12496976 +PFS Group, 7670 Woodway Dr, Ste 250, Houston, TX 77063-1519  
 12496977 +Pnc Bank, 103 Bellevue Pkwy, Wilmington, DE 19809-3701  
 12496978 +Pncbank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 12496979 +Pnchl/Slsc, 1200 N 7th Street, Harrisburg, PA 17102-1419  
 12496980 Protect America Inc, 5100 IH 35 N Ste B, Round Rock, TX 78681-2407  
 12496981 +Reginal Acceptance Corp, 621 W. Newport Pike, Wilmington, DE 19804-3235  
 12496982 +Target Nb, Po Box 673, Minneapolis, MN 55440-0673  
 12496983 +The Law Office of Edwin Abrahamsen, 120 N Keyser Ave, Scranton, PA 18504-9701  
 12828225 +The Law Offices of Georgette Miller & Assoc., 335 Evesham Ave, Lawnside, NJ 08045-1661  
 12496984 +The Philadelphia Hand Center, 700 South Henderson Road, Suite 200,  
 King of Prussia, PA 19406-4207  
 12496985 +Thomas Jefferson University Hospital, PO Box 8500-3100, Philadelphia, PA 19178-0001  
 12496986 +Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387  
 12496987 +Triste Lndng, 8445 Frankford Ave Unit 3, Philadelphia, PA 19136-2400  
 12625609 +US Bank, National Association c/o, Bank of America, NA, 7105 Corporate Dr, PTX-B-209,  
 Plano, TX 75024-4100  
 12496988 United Behavioral Health, PO BOX 30755, Salt Lake City, UT 84130-0755  
 12496989 +Vacation Charters Ltd, Po Box 647, Lake Harmony, PA 18624-0647  
 12496990 +Vacation Charters Ltd., PO Box 547-B, Lake Harmony, PA 18624-0819  
 12496992 Wilshire Credit Corp, 400 Countrywide Way, Simi Valley, CA 93065

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Nov 22 2016 02:18:43 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Nov 22 2016 02:18:39 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/Text: browan@amhfcu.org Nov 22 2016 02:18:34 AMERICAN HERITAGE FEDERAL CREDIT UNION,  
 2060 Red Lion Road, Philadelphia, PA 19115-1699  
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 22 2016 02:19:26  
 Capital One Auto Finance, P.O. Box 201347, Arlington, TX 76006-1347

District/off: 0313-2

User: PaulP  
Form ID: 138NEW

Page 2 of 3  
Total Noticed: 90

Date Rcvd: Nov 21, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

cr +E-mail/Text: bnc@bass-associates.com Nov 22 2016 02:18:18 HSBC Bank Nevada, N.A.,  
Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
12496929 +E-mail/Text: equiles@philapark.org Nov 22 2016 02:18:47 Acs Inc, Pob 41818,  
Philadelphia, PA 19101-1818  
12496930 +E-mail/Text: broman@amhfcu.org Nov 22 2016 02:18:34 American Heritage Fcu,  
2060 Red Lion Rd, Philadelphia, PA 19115-1699  
13709669 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 22 2016 02:19:27 Ascension Capital Group,  
Attn: North Fork Bank (serviced by, Capital One Auto Finance) Department, P.O. Box 201347,  
Arlington, TX 76006-1347  
12496932 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Nov 22 2016 02:18:31 Asset Acceptance Llc,  
Po Box 2036, Warren, MI 48090-2036  
12567717 E-mail/Text: bncmail@w-legal.com Nov 22 2016 02:18:35 Back Bowl I LLC Series B,  
c/o Weinstein and Riley, PS, PO Box 3978, Seattle, WA 98124-3978  
12496938 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Nov 22 2016 02:19:43 Capital One Auto Finan,  
3901 Dallas Pkwy, Plano, TX 75093-7864  
12518231 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 22 2016 02:19:28  
Capital One Auto Finance (CODB), c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, TX 76006-1347  
13709490 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 22 2016 02:19:11  
Capital One Auto Finance, a division of Capital On, P.O. Box 201347,  
Arlington, TX 76006-1347  
12496939 +E-mail/Text: bankruptcy@cavps.com Nov 22 2016 02:18:38 Cavalry Portfolio Serv,  
7 Skyline Dr Ste 3, Hawthorne, NY 10532-2162  
12517791 +E-mail/Text: bankruptcy@cavps.com Nov 22 2016 02:18:38 Cavalry Portfolio Services, LLC,  
500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322  
12496947 +E-mail/Text: bknotice@erccollections.com Nov 22 2016 02:18:33 Enhanced Recovery Co L,  
8014 Bayberry Rd, Jacksonville, FL 32256-7412  
12496951 +E-mail/Text: ally@ebn.phinsolutions.com Nov 22 2016 02:18:19 G M A C, Po Box 105677,  
Atlanta, GA 30348-5677  
12496952 E-mail/PDF: gecsed@recoverycorp.com Nov 22 2016 02:19:10 Gemb/Ge Money Bank Low,  
Po Box 103065, Roswell, GA 30076  
12496956 +E-mail/Text: ahamilton@hillcrestdavidson.com Nov 22 2016 02:18:23 Hillcrest Davidson & A,  
850 N Dorothy Dr Ste 512, Richardson, TX 75081-2794  
12496957 +E-mail/Text: ahamilton@hillcrestdavidson.com Nov 22 2016 02:18:23  
Hillcrest, Davidson & Assoc., LLC, 850 N. Dorothy Drive, Suite 512,  
Richardson, TX 75081-2794  
12496960 +E-mail/Text: bankruptcy@icsystem.com Nov 22 2016 02:18:45 I C System Inc, Po Box 64378,  
Saint Paul, MN 55164-0378  
12496961 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 22 2016 02:18:36 Jefferson Capital Syst,  
16 Mcleland Rd, Saint Cloud, MN 56303  
12582502 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 22 2016 02:18:37 Jefferson Capital Systems LLC,  
PO BOX 7999, SAINT CLOUD MN 56302-9617  
12496962 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 22 2016 02:18:37 Jefferson Capital Systems, Inc,  
RE: Providian National Bank, 16 McLeLand Road, Saint Cloud, MN 56303  
12616066 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 22 2016 02:19:13 LVNV Funding LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
12496967 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 22 2016 02:19:13 Lvnv Funding Llc,  
Po Box 740281, Houston, TX 77274-0281  
12580291 E-mail/Text: camanagement@mtb.com Nov 22 2016 02:18:23 M & T BANK, 1100 WEHRLE DRIVE,  
WILLIAMSVILLE, NY 14221  
12496968 E-mail/Text: camanagement@mtb.com Nov 22 2016 02:18:23 M&T Bank, 1 Fountain Plz Fl 4,  
Buffalo, NY 14203  
12496969 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 22 2016 02:18:32 Midland Credit Mgmt,  
8875 Aero Dr, San Diego, CA 92123-2255  
12496972 +E-mail/Text: bankruptcynotices@cbecompanies.com Nov 22 2016 02:18:38  
Nelson Watson & Associates, LLC, 80 Merrimack St, Lower Leve 1, Haverhill, MA 01830-5211  
12541800 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 22 2016 02:49:39  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
12496975 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 22 2016 02:18:30  
Pennsylvania Department of Revenue, Bankruptcy Division, Harrisburg, PA 17128-0001  
12519325 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 22 2016 02:18:31  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, Pa 17128-0946  
12539591 +E-mail/Text: csidl@sbcglobal.net Nov 22 2016 02:18:39 Premier Bankcard/Charter,  
P.O. Box 2208, Vacaville, CA 95696-8208  
12826295 E-mail/Text: bnc-quantum@quantum3group.com Nov 22 2016 02:18:25  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
12528852 +E-mail/Text: bncmail@w-legal.com Nov 22 2016 02:18:35 TARGET NATIONAL BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
12496991 E-mail/Text: BKRMailOps@weltman.com Nov 22 2016 02:18:34  
Weltman, Weinberg & Reis Co., L.P.A., 175 South 3rd St., Suite 900,  
Columbus, OH 43215-5166

TOTAL: 37

District/off: 0313-2

User: PaulP  
Form ID: 138NEW

Page 3 of 3  
Total Noticed: 90

Date Rcvd: Nov 21, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Department of Revenue  
12534083 ALLY FINANCIAL  
12496942 Citifinanc  
smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
cr\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
12527774\* +Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036  
13120251\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
TOTALS: 3, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 23, 2016

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
GEORGETTE MILLER on behalf of Plaintiff Chanda Soto info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com; MLee@georgettemillerlaw.com; gmecfmail@gmail.com; cfink@georgettemille  
rlaw.com  
GEORGETTE MILLER on behalf of Joint Debtor Chanda Soto info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com; MLee@georgettemillerlaw.com; gmecfmail@gmail.com; cfink@georgettemille  
rlaw.com  
GEORGETTE MILLER on behalf of Debtor Jerry Soto info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com; MLee@georgettemillerlaw.com; gmecfmail@gmail.com; cfink@georgettemille  
rlaw.com  
GEORGETTE MILLER on behalf of Plaintiff Jerry Soto info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com; MLee@georgettemillerlaw.com; gmecfmail@gmail.com; cfink@georgettemille  
rlaw.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. BANK, NATIONAL ASSOCIATION, Et Al...  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
MARGARET GAIRO on behalf of Creditor US Bank, National Association ecfmail@mwc-law.com  
MARISA MYERS COHEN on behalf of Creditor US Bank, National Association mcohen@mwc-law.com  
MICHAEL TROY FREEDMAN on behalf of Creditor AMERICAN HERITAGE FEDERAL CREDIT UNION  
tfreedman@sterneisenberg.com  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

---

In Re: Jerry Soto and Chanda Soto  
Debtor(s)

Bankruptcy No: 11-15793-sr  
Chapter: 13

---

***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 11/21/16